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Feb 11 12 55 PM '02

HZ

UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA

EVANGELINA MORENO nee MARTINEZ,)

Plaintiff,

CV-S-02-0198-LRH-RJJ

vs.

AT&T WIRELESS SERVICES, INC.,
a foreign corporation,

Defendant.

SIX PERSON JURY DEMANDED

LAW OFFICES

MITCHELL D. GLINER
3017 W. Charleston Blvd.
Suite 95
Las Vegas, Nevada 89102

(702) 870-8700

COMPLAINT

JURISDICTION

1. The jurisdiction of this Court attains pursuant to the FCRA, 15 U.S.C. Section 1681(p), and the doctrine of supplemental jurisdiction. Venue lies in the Southern Division of the Judicial District of Nevada as Plaintiff's claims arose from acts of the Defendant perpetrated therein.

PRELIMINARY STATEMENT

2. The Plaintiff brings this action for damages based upon Defendant's violations of the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq. (hereinafter referred to as "FCRA"), and of state law obligations brought as supplemental claims.

1 3. Plaintiff is a natural person and was, at all times
2 relevant hereto, a citizen of the State of Nevada and of the United
3 States. Plaintiff is a "consumer" as defined by § 1681a(c) of the
4 FCRA.

5 4. Defendant, AT&T Wireless Services, Inc., is a furnisher
6 of information as contemplated by FCRA § 1681s-2(b) who regularly
7 and in the ordinary course of business furnishes information to one
8 or more consumer reporting agencies about consumer transactions or
9 experiences with any consumer.

10
11 FACTUAL ALLEGATIONS

12 5. Plaintiff's creditworthiness has been repeatedly
13 compromised by the acts, obduracy and general indifference of the
14 Defendant.

15 6. Plaintiff is a victim of theft of identity.

16 7. Plaintiff was an employee of Catholic Charities of
17 Southern Nevada at all times relevant hereto.

18 8. Plaintiff was in church during the late evening of
19 November 10, 2000, when her automobile was burglarized.

20 9. Plaintiff's purse, which contained her identifying
21 information, credit cards and other property, was stolen.

22 10. On November 14, 2000, Plaintiff filled out a police
23 report (Exhibit 1).

24 11. During the following months, Plaintiff learned that a
25 number of fraudulent accounts had been opened in her name.

26 12. The accounts appeared on Plaintiff's national credit
27 profiles.
28

13. During August, 2001, Plaintiff disputed the presence of six fraudulent accounts, including an AT&T Account, contained on her Experian Report (Exhibit 2).

14. Plaintiff premised her dispute on the November, 2000, theft of her identifying information (Exhibit 2).

15. At approximately the same time, Plaintiff disputed seven tradelines, including the AT&T Account, with Trans Union (Exhibit 3).

16. On September 10, 2001, Experian responded to Plaintiff's dispute by deleting all disputed tradelines except the FCNB entry (Exhibit 4).

17. An excerpt from Plaintiff's October 18, 2001, Equifax Report reflects the illegal inclusion of the AT&T Account in violation of FCRA § 1681s-2(b)(1)(D) [Exhibit 5].

STATEMENT OF CLAIM AS AGAINST DEFENDANT

18. In the entire course of its action, Defendant willfully and/or negligently violated the provisions of the FCRA in the following respects:

- a. By willfully and/or negligently failing to comport with FCRA § 1681s-2(b).

. . .

. . .

. . .

. . .

. . .

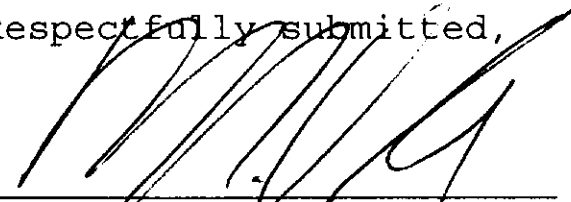
. . .

PRAYER FOR RELIEF

THEREFORE, Plaintiff prays that the court grant the following relief as against Defendant:

- a) actual damages;
- b) punitive damages;
- c) attorney's fees; and
- d) costs.

Respectfully submitted,



MITCHELL D. GLINER, ESQ.
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Las Vegas, NV 89102
Attorney for Plaintiff

LAW OFFICES

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EXHIBITS

Printed by: c5963s

Printed date/time: 7/19/01 19:27

Incident Report

Page 1 of 8

LAS VEGAS METROPOLITAN POLICE DEPARTMENT
400 E STEWART
LAS VEGAS, NV 89101
(702) 229-3111

Incident Number: LLV001110002154

Incident Summary

Incident Type: CRIMINAL INCIDENT
Inc Occurred Address: 8100 WESTCLIFF DR LAS VEGAS, NV
Inc Occurred Start: 11/10/2000 20:30 Inc Occurred End:
Domestic: N Bias Motivation: NO Gang Related: N
Contact Nature:
Reporting Officer: STARK, D 6927 Primary Assigned Officer: ROCK, D 5306
Case Status: CLOSED Disposition: ZEROED Disposition Date: 11/15/2000 08:04

Offenses

Statute Code	Description	Severity	Counts	All Cons
BURG205.060C	BURGLARY - AUTO	FELONY	1	N 11

List of Attachments

Type:	Report ID:	Report Date:	Report Summary:
VOLUNTARY STATEMENT	4594	11/10/2000 23:00	REYES, MIGUEL A

Persons Involved

Person#: 0001 MNI: 3598515

Event Association: VICTIM

Contact Date/Time:

Name: MARTINEZ, EVANGELINA

SSN: [REDACTED] DOB: 12/17/1974 Age: 25 Sex: F Race: H
Height: 5'2" Weight: 130 Eye Color: BROWN Hair Color: BROWN
Address: 4263 S PECOS RD 102 LAS VEGAS, NEVADA 89121 Sector/Beat:
Phone#: (702) 451-6609 DL State: DL #: Exp. date:
Occupation: YOUTH CARE Employer/School: CATHOLIC CHARITIES

Person#: 0002 MNI: 3598516

Event Association: WITNESS

Contact Date/Time:

Name: REYES, MIGUEL A

SSN: DOB: 09/21/1968 Age: 32 Sex: M Race: H
Height: 5'4" Weight: 125 Eye Color: BROWN Hair Color: BROWN
Address: 3755 SILBERT LA LAS VEGAS, NEVADA 89104 Sector/Beat: G4/G4
Phone#: (702) 373-3560 DL State: DL #: Exp. date:
Occupation: Employer/School:

UNLAWFUL DISSEMINATION of this
Restricted Information is PROHIBITED.
Violation may constitute a criminal offense.

In Compliance with Civil Rights:

Ref. to Evangelina Martinez

Date: 07-19-01

Las Vegas Metropolitan Police Department

By: [Signature]

EXHIBIT 1

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Incident Report

Page 2 of 8

LAS VEGAS METROPOLITAN POLICE DEPARTMENT
 400 E STEWART
 LAS VEGAS, NV 89101
 (702) 229-3111

Incident Number: LLV001110002154

Persons Involved

Person#: 0003 MNI: 3598518

Event Association: SUSPECT

Contact Date/Time:

Name: UNK,

SSN:

DOB:

Age: 18

Sex:

Race:

Height:

Weight:

Eye Color:

Hair Color:

Address:

Sector/Beat:

Phone#:

DL State:

DL#:

Exp. date:

Occupation:

Employer/School:

Characteristics

Characteristic Type:	Further Defined By:	Description:
PHYSICAL BUILD	THIN	
DOMINANT HAND	RIGHT	
HAIR LENGTH	SHORT	
FACIAL HAIR	UNSHAVEN	
SPEECH MANNER	NOT HEARD	
PHYSICAL APPEARANCE	CASUAL CLOTHES	
SHIRT COLOR		DARK
PANTS COLOR		JEANS
HAIR STYLE	AERO	SHAVED DESIGN

Person#: 0004

MNI: 3598519

Event Association: SUSPECT

Contact Date/Time:

Name: , UNKNOWN

SSN:

DOB:

Age: 18

Sex:

Race:

Height:

Weight:

Eye Color:

Hair Color:

Address:

Sector/Beat:

Phone#:

DL State:

DL#:

Exp. date:

Occupation:

Employer/School:

Characteristics

Characteristic Type:	Further Defined By:	Description:
PHYSICAL BUILD	THIN	
DOMINANT HAND	RIGHT	
HAIR LENGTH	SHORT	
FACIAL HAIR	UNSHAVEN	
SPEECH MANNER	NOT HEARD	
PHYSICAL APPEARANCE	CASUAL CLOTHES	
SHIRT COLOR		DARK
PANTS COLOR		JEANS
HAIR STYLE	AERO	SHAVED DESIGN

Printed by: c5963s

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Incident Report

Page 3 of 8

LAS VEGAS METROPOLITAN POLICE DEPARTMENT
 400 E STEWART
 LAS VEGAS, NV 89101
 (702) 229-3111

Incident Number: LLV001110002154

Vehicles Involved

Vehicle#: 0001

Event Assoc: VICTIM'S VEHICLE

Vehicle Type: A

Year: 1998

VIN: 1H1GEJ824XWL093510

License#: 401KWB

Style: 2 DOOR

Prim Color: BLACK

Status d/c:

Status Value:

NCIC Date:

NCIC#:

Vehicle Status:

Make: HONDA

State: NV

Sec Color: BLACK

Recovered Date:

NCIC Reported By:

NCIC Cancelled:

Model: CIVIC

Expires on: 08/2001

Ter Color: BLACK

Recovered Value:

Registered Owner Name: MARTINEZ, EVANGELINA

Address: 4263 S PECOS RD 102 LAS VEGAS, NV 89121

Phone#: (702) 451 6609

Vehicle Features

AIR CONDITIONING

BUCKET SEATS

SUNROOF

FRONT BUMPER

BROKEN WINDOWS

REAR BUMPER

Property Involved

Property # 0001

Event Assoc/Orig status: STOLEN

Current status: STOLEN

Property Type:

Description: WOVEN PURSE

Make/Brand:

Color: BLK

Serial/Lot#:

NCIC Date:

NCIC#:

Original Status Date:

Current Status Date:

Original Value: \$15.00

Current Value: \$15.00

Property # 0002

Event Assoc/Orig status: STOLEN

Current status: STOLEN

Property Type:

Description: WALLET

Make/Brand:

Color: BLK

Serial/Lot#:

NCIC Date:

NCIC#:

Original Status Date:

Current Status Date:

Original Value: \$3.00

Current Value: \$3.00

Property # 0003

Event Assoc/Orig status: STOLEN

Current status: STOLEN

Property Type:

Description: DRIVERS LIC

Make/Brand: NEVADA

Color:

Serial/Lot#:

NCIC Date:

NCIC#:

Original Status Date:

Current Status Date:

Original Value:

Current Value:

Model:

Quantity: 1

Owner Applied#:

NCIC Reported By:

NCIC Cancelled:

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Incident Report

Page 4 of 8

LAS VEGAS METROPOLITAN POLICE DEPARTMENT
 300 E STEWART
 LAS VEGAS, NV 89101
 (702) 229-3111

Incident Number: LLV001110002154

Property Involved

Property # 0004

Event Assoc/Orig status: STOLEN

Current status: STOLEN

Property Type:

Description: US CURRENCY

Make/Brand:

Color:

Serial/Lot#:

NCIC Date:

NCIC#:

Original Status Date:

Current Status Date:

Original Value: \$30.00

Current Value: \$30.00

Model:

Quantity: 1

Owner Applied#:

NCIC Reported By:

NCIC Cancelled:

Property # 0005

Event Assoc/Orig status: STOLEN

Current status: STOLEN

Property Type:

Description: NEVADA DRIVERS REG

Make/Brand:

Color:

Serial/Lot#:

NCIC Date:

NCIC#:

Original Status Date:

Current Status Date:

Original Value:

Current Value:

Model:

Quantity: 1

Owner Applied#:

NCIC Reported By:

NCIC Cancelled:

Property # 0006

Event Assoc/Orig status: STOLEN

Current status: STOLEN

Property Type:

Description: SOC SECURITY CARD

Make/Brand:

Color: BLUE

Serial/Lot#:

NCIC Date:

NCIC#:

Original Status Date:

Current Status Date:

Original Value:

Current Value:

Model:

Quantity: 1

Owner Applied#:

NCIC Reported By:

NCIC Cancelled:

Property # 0007

Event Assoc/Orig status: STOLEN

Current status: STOLEN

Property Type:

Description: CREDIT CARD

Make/Brand: MASTERCARD

Color: GRAY

Serial/Lot#:

NCIC Date:

NCIC#:

Original Status Date:

Current Status Date:

Original Value:

Current Value:

Model:

Quantity: 1

Owner Applied#:

NCIC Reported By:

NCIC Cancelled:

Property # 0008

Event Assoc/Orig status: STOLEN

Current status: STOLEN

Property Type:

Description: CREDIT CARD

Make/Brand: VISA

Color: GRN

Serial/Lot#:

Original Status Date:

Current Status Date:

Original Value:

Current Value:

Model:

Quantity: 1

Owner Applied#:

Printed by: c5963s

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Incident Report

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LAS VEGAS METROPOLITAN POLICE DEPARTMENT
 400 E STEWART
 LAS VEGAS, NV 89101
 (702) 229-3111

Incident Number: LLV001110002154

Property Involved

Property # 0009		
Event Assoc/Orig status: STOLEN	Original Status Date:	Original Value:
Current status: STOLEN	Current Status Date:	Current Value:
Property Type:		
Description: CREDIT CARD		
Make/Brand: AMERICAN EXPRESS	Model:	
Color: GRN	Quantity: 1	
Serial/Lot#:	Owner Applied#:	
NCIC Date:	NCIC Reported By:	
NCIC#:	NCIC Cancelled:	
Property # 0010		
Event Assoc/Orig status: STOLEN	Original Status Date:	Original Value:
Current status: STOLEN	Current Status Date:	Current Value:
Property Type:		
Description: CREDIT CARD		
Make/Brand: MONTGOMERY WARD	Model:	
Color: RED	Quantity: 1	
Serial/Lot#:	Owner Applied#:	
NCIC Date:	NCIC Reported By:	
NCIC#:	NCIC Cancelled:	
Property # 0011		
Event Assoc/Orig status: STOLEN	Original Status Date:	Original Value:
Current status: STOLEN	Current Status Date:	Current Value:
Property Type:		
Description: CHECK BOOK		
Make/Brand: BANK OF AMERICA	Model:	
Color: SCOOPY DOO DESIGN	Quantity: 1	
Serial/Lot#:	Owner Applied#:	
NCIC Date:	NCIC Reported By:	
NCIC#:	NCIC Cancelled:	
Property # 0012		
Event Assoc/Orig status: STOLEN	Original Status Date:	Original Value:
Current status: STOLEN	Current Status Date:	Current Value:
Property Type:		
Description: ATM CARD		
Make/Brand: BANK OF AMERICA	Model:	
Color: GRY/BLU	Quantity: 1	
Serial/Lot#:	Owner Applied#:	
NCIC Date:	NCIC Reported By:	
NCIC#:	NCIC Cancelled:	
Property # 0013		
Event Assoc/Orig status: STOLEN	Original Status Date:	Original Value: \$260.00
Current status: STOLEN	Current Status Date:	Current Value: \$260.00
Property Type:		
Description: W/BLK CASE 35 MM CAMERA		
Make/Brand: NIKON	Model:	
Color: BLK	Quantity: 1	

Printed by: c5963s

Incident Report

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LAS VEGAS METROPOLITAN POLICE DEPARTMENT
400 E STEWART
LAS VEGAS, NV 89101
(702) 229-3111

Incident Number: LLV001110002154

Property Involved

Property # 0014

Event Assoc/Orig status: STOLEN

Current status: STOLEN

Property Type:

Description: PROOF OF INSURANCE

Make/Brand: STATE NATIONAL

Color: WHITE

Serial/Lot#:

NCIC Date:

NCIC#:

Original Status Date:

Current Status Date:

Original Value:

Current Value:

Model:

Quantity: 1

Owner Applied#:

NCIC Reported By:

NCIC Cancelled:

Printed by: 05903s

Printed date/time: 7/19/01 19:27

Incident Report

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LAS VEGAS METROPOLITAN POLICE DEPARTMENT
 400 E STEWART
 LAS VEGAS, NV 89101
 (702) 229-3111

Incident Number: LLV001110002154

Modus Operandi

Against Persons: N
 Against Property: Y
 Occupied: N
 General Premise 1: CHURCH
 General Premise 2:
 Specific Premise: PARKING LOT
 Surrounding Area 1: CORNER
 Surrounding Area 2:
 Surrounding Area 3:
 Relationship to Suspect 1: NONE
 Relationship to Suspect 2:
 Weapon Type 1:
 Automatic: N
 Weapon Type 2:
 Automatic: N
 Weapon Type 3:
 Automatic: N

Crime Against Property

of Premises Entered:
 Entry Point:
 Exit Point:
 Entry Loc 1:
 Exit Loc 1:
 Entry Loc 2:
 Exit Loc 2:
 Entry Method 1:
 Exit Method 1:
 Entry Method 2:
 Exit Method 2:
 Entry Tool 1:
 Exit Tool 1:
 Entry Tool 2:
 Exit Tool 2:
 Vehicle Entry: FRONT DOOR/WINDOW
 Safe Entry:

Suspect Action 1:
 Suspect Action 2:
 Suspect Action 3:
 Suspect Action 4:
 Suspect Action 5:
 Additional Factor 1:
 Additional Factor 2:
 Additional Factor 3:
 Additional Factor 4:
 Additional Factor 5:
 Victim Location:
 Electronic Locks: N
 Video Surveillance: N
 Mail:
 Inspectress:

Crime Against Persons

Pre-incident Contact 1:
 Pre-incident Contact 2:
 Pre-incident Contact 3:
 Victim Condition 1:
 Victim Condition 2:
 Victim Condition 3:
 Victim Condition 4:
 Victim Condition 5:
 Suspect Solicited 1:
 Suspect Solicited 2:
 Suspect Pretended to Be:

Suspect Action 1:
 Suspect Action 2:
 Suspect Action 3:
 Suspect Action 4:
 Suspect Action 5:
 Sex Crime 1:
 Sex Crime 2:
 Sex Crime 3:
 Sex Crime 4:
 Sex Crime 5:
 Vehicle Involvement 1:
 Vehicle Involvement 2:

Printed date/time: 7/19/01 19:27

LAS VEGAS METROPOLITAN POLICE DEPARTMENT
400 E STEWART
LAS VEGAS, NV 89101
(702) 229-3111

Incident Number: LLV001110002154

Narratives

Entered Date/Time: 11/14/2000 08:48

Type: INCIDENT CRIME REPORT

Subject: BURGLARY (AUTO)

Author: STARKES, D 6927

Narrative:

ON 11/10/00, I SPOKE TO EVANGELINA MARTINEZ. MARTINEZ SAID THAT WHILE SHE WAS IN CHURCH AROUND 2030 HOURS, MIGUEL REYES WAS LEAVING THE BUILDING.

AS REYES STEPPED OUTSIDE, HE NOTICED TWO UNKNOWN BLACK MALES AROUND THE BACK SIDE OF MARTINEZ' CAR. THE TWO UNKNOWN SUSPECTS SAW REYES, AND THEN FLED THE CHURCH PARKING LOT IN A GRAY SUV WITH WHAT APPEARED TO BE A REGISTRATION PAPER IN THE WINDSHIELD.

LATER, MARTINEZ NOTICED THAT HER PURSE, WITH ALL OF HER PROPERTY INSIDE OF IT, WAS MISSING. ALSO MISSING WAS HER CAMERA. FINALLY, MARTINEZ SAW UNKNOWN FINGERPRINTS ON THE INSIDE OF HER DRIVER SIDE WINDOW, NEAR THE TOP.

[REDACTED]

experian

[illegible]

EXHIBIT 2

Social Security number variations

[illegible]

100

சென்னை

→ not my species - I'm single

uncover

[illegible]

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I have also never lived at 1711 June Ave
N. Lee Road NW
6903

11/02

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experian

Prepared for
BRUNCEVA MURPHY
Report number
0853587731

Report date
02/11/02
Questions?
Call 800-562-4000

Page 14 of 14

Correction Form

You prefer to write instead of telephoning to correct information
provided on your report. Please complete this form explaining why you believe
information on your credit report is incorrect. If you believe an item on your
credit report belongs to a relative or someone with a similar name, please let us
know.

Please remember, accurate negative information is a requirement of our credit
reporting for 7 years, and some bankruptcies will remain for 10 years.

Attach this form to:
Experian
Attn: Credit
800-562-4000
Allen, TX 75001

Personal data
Address:

503 EAST CHARLESTON BLVD #1111 JEFFERSON
NV 89102

Other address:

403 SOUTH RECORDS = 02/15/02 NV
89101

Please fill in your

Social Security number: ~~XXXXXXXXXX~~

Year of birth: 1972

Source/identification number or
account number

Why item is incorrect (check any that apply and explain)

First Premier Bank	<input checked="" type="checkbox"/> Not my account	Please explain:
	<input type="checkbox"/> Payment never late	
	<input type="checkbox"/> Paid in full	Other social security card completed.
	<input type="checkbox"/> Account closed	— never opened this account.
	<input type="checkbox"/> Other incorrect information	
W 0262271021	<input checked="" type="checkbox"/> Not my account	Please explain:
	<input type="checkbox"/> Payment never late	
	<input type="checkbox"/> Paid in full	James Nelson as above
	<input type="checkbox"/> Account closed	
	<input type="checkbox"/> Other incorrect information	
W 021174000000	<input type="checkbox"/> Not my account	Please explain:
	<input type="checkbox"/> Payment never late	
	<input type="checkbox"/> Paid in full	
	<input type="checkbox"/> Account closed	
	<input type="checkbox"/> Other incorrect information	
	<input type="checkbox"/> Not my account	Please explain:
	<input type="checkbox"/> Payment never late	
	<input type="checkbox"/> Paid in full	
	<input type="checkbox"/> Account closed	
	<input type="checkbox"/> Other incorrect information	

experian

Report date
Report number
Questions?
Call 800.828.4030

Correction Form

If you prefer to write instead of re-entering account information contained on your report, please complete this form explaining why you believe the information on your credit report is incorrect. If you believe an item on your credit report belongs to someone else or someone who is no longer the same as you, please explain.

Remember: accurate negative information is necessary to help you create a better financial picture and to help you qualify for credit.

Return this form to:
Experian
P.O. Box 100
Ann Arbor, MI 48106-0100

Personal data
Address:
Other address:

REPORT CHARACTERISTICS
NO. 99-12
2002 SOURCE RECORDS = 10,000,000
100% SOURCE RECORDS = 10,000,000

Please fill in your
Social Security number:
Year of birth:

Source/Identification number or
Account number

WTT + Wireless

PLEASE EXPLAIN:

I never opened this account. My social security card has been used by someone else since my purse was stolen. There was a police report made on that date - 11/10/00

FCMB / Newport News

PLEASE EXPLAIN:

Same reason as above

21.02.02

Fingert + Co

PLEASE EXPLAIN:

Same reason as above

21.02.02

Gateway Computers n/H/O

PLEASE EXPLAIN:

Same reason as above

21.02.02

Request for Dispute Resolution

File Number 104419731-001

To dispute information on your credit report, please complete this form and return it to Trans Union Consumer Relations

1 If any of this information in the box on the left is incorrect or incomplete, write the corrections in the boxes on the right

Name: MARTINEZ, EVANGELIN Other Name(s):	Name: <i>Evangelina</i> Other Name(s):
Address: 5225 E CHARLESTON BLVD 2073 LAS VEGAS, NV 89142	Address:
Social Security Number: <i>[REDACTED]</i>	Social Security Number:
Date of Birth: 12/1974	Date of Birth:
Driver's License Number:	Driver's License Number:
Telephone Number(s): 457-0503	Telephone Number(s):
Employer: DOYNE MEDICAL LAS VEGAS NV	Employer: <i>Catholic Charities of Southern Nevada</i>

2 Tell us what you disagree with on your credit report. Use the additional space on the back of this form if necessary

Company Name: <i>Nationwide</i>	Company Name: <i>Yourbank.com</i>
Account #: <i>5812643</i>	Account #: <i>6011767303051922</i>
The reason I disagree: <ul style="list-style-type: none"> <input type="checkbox"/> This is not my account <input type="checkbox"/> I have never paid late <input type="checkbox"/> This account is in bankruptcy <input type="checkbox"/> This account is closed <input type="checkbox"/> I have paid this account in full <input checked="" type="checkbox"/> I paid this before it went to collection or before it was charged off <input type="checkbox"/> Other: 	The reason I disagree: <ul style="list-style-type: none"> <input checked="" type="checkbox"/> This is not my account <input type="checkbox"/> I have never paid late <input type="checkbox"/> This account is in bankruptcy <input type="checkbox"/> This account is closed <input type="checkbox"/> I have paid this account in full <input type="checkbox"/> I paid this before it went to collection or before it was charged off <input type="checkbox"/> Other:

3 Return this form to:

CREDIT BUREAU CENTRAL
2355 RED ROCK ST. STE. 200, POB 29060
LAS VEGAS, NV. 89126

Signature: *[Signature]*

EXHIBIT 3

Upon receipt of your request for dispute resolution, an investigation will be initiated and completed within 30 days. Upon completion, you will receive written notice of the results of our investigation. We recommend that you do not apply for credit while your request for resolution is pending.

File Number 104419731-001

Additional space for 2 Tell us what you disagree with on your credit report.

Company Name: <u>ECNB-N News</u> Account #: <u>2623192446</u> The reason I disagree: <input checked="" type="checkbox"/> This is not my account <input type="checkbox"/> I have never paid late <input type="checkbox"/> This account is in bankruptcy <input type="checkbox"/> This account is closed <input type="checkbox"/> I have paid this account in full <input type="checkbox"/> I paid this before it went to collection or before it was charged off <input type="checkbox"/> Other:	Company Name: <u>Provident</u> Account #: <u>4031174503446409</u> The reason I disagree: <input checked="" type="checkbox"/> This is not my account <input type="checkbox"/> I have never paid late <input type="checkbox"/> This account is in bankruptcy <input type="checkbox"/> This account is closed <input type="checkbox"/> I have paid this account in full <input type="checkbox"/> I paid this before it went to collection or before it was charged off <input type="checkbox"/> Other:
Company Name: <u>AT+T Wireless</u> Account #: <u>2021100000049360019</u> The reason I disagree: <input checked="" type="checkbox"/> This is not my account <input type="checkbox"/> I have never paid late <input type="checkbox"/> This account is in bankruptcy <input type="checkbox"/> This account is closed <input type="checkbox"/> I have paid this account in full <input type="checkbox"/> I paid this before it went to collection or before it was charged off <input type="checkbox"/> Other:	Company Name: <u>First Premier</u> Account #: <u>0433628712480577</u> The reason I disagree: <input checked="" type="checkbox"/> This is not my account <input type="checkbox"/> I have never paid late <input type="checkbox"/> This account is in bankruptcy <input type="checkbox"/> This account is closed <input type="checkbox"/> I have paid this account in full <input type="checkbox"/> I paid this before it went to collection or before it was charged off <input type="checkbox"/> Other:

4 Optional. Write any additional comments. For example, tell us if you have any corrections to your previous address or previous employer.

Also my former address in NV is 4263 S. Pruss Rd #112 Las Vegas 89121
 Additional Comments:
~~2000-2001~~ The Fingert account (80001019152230502) is also not my account. I have never lived at 1711 June St. N. Las Vegas 89032 and never worked at Dayco Medical Las Vegas NV. My purse was stolen last year (2000) in November & my credit cards, drivers license, birth certificate & social security card were in there. It was all reported that same night to the Metro Police Dept. Is there anything else I can do?
 To investigate your request, we will contact the source of the disputed information. Each source will be told the nature of your dispute and will be asked to verify the accuracy and/or completeness of the information they reported.